

SRI KRISHNAVENI BANKING COACHING CENTRE

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MAXMARKS:200

MODEL PAPER-27

TIME:135MINI

GENERAL AWARENESS

1. What is the name of the reputed financial services company whose recent downgrading of the United State's long term credit ratings led to an adverse global financial crisis?
(1) CRISIL
(2) Franklin Global
(3) Standard & Poor's
(4) Economic Watch
(5) None of these
2. The RBI has introduced which of the following systems in place of the existing "Benchmark Prime Lending Rate System" for charging interest on loans/advances?
(1) Prime Asset Lending System
(2) Base Lending Rate System
(3) Net Lending Rate System
(4) Gross Lending Rate System
(5) None of these
3. One of the sources of income of banks is to charge fee for certain services. What are some of the services provided by the banks for which they charge fee?
(A) Issuing Demand Drafts/Pay Orders
(B) Issue of ATM/Credit/Debit Cards
(C) Electronic Transfer of Money
(1) Only (A)
(2) Only (B)
(3) Only (C)
(4) All (A), (B) and (C)
(5) None of these
4. Which of the following is the full form of the term SLR as used in the banking sector?
(1) Social Lending Ratio
(2) Statutory Liquidity Ratio
(3) Scheduled Liquidity Rate
(4) Separate Lending Rate
(5) None of these
5. As per the news published in a major newspaper, profits of a major private bank in the 4th quarter of the year increased by 35% as the bank decided to keep a tight control on the cost. What are some of the ways by which the banks can control the cost?
(A) By lowering down the interest rates on deposits
(B) By bringing down the operating expenses
(C) By reducing the interest rates on the credit
(1) Only (A)
(2) Only (B)
(3) Only (C)
(4) All (A), (B) and (C)
(5) None of these
6. As we all know, the major source of income of the banks is lending money (providing credit) and earning interest on it. In normal circumstances, the demand of the credit comes mainly from which of the following sectors?
(A) Personal Loans
(B) Priority Sector Lending and Bailout Packages
(C) Project Finance
(1) Only (A)
(2) Only (B)
(3) Only (C)
(4) All (A), (B) and (C)
(5) None of these
7. The set of directive principles issued by the Central Bank of a country or the process adopted by it to control the supply of money, availability of money, cost of money and rate of interest, etc. in order to bring stability and growth of the economy are commonly known as —
(1) Monetary policy of the Central Bank of the country
(2) Budget of the Government
(3) Profit and loss Account
(4) Business Policy of the Bank
(5) None of these
8. As per the news in some major newspapers, 'Kawasaki' has established an Indian unit to manufacture its products locally. What is the product of the Kawasaki?
(1) Luxury cars
(2) Motor cycles
(3) Tractors
(4) Power tillers and agricultural equipments
(5) None of these
9. As per the news published in some newspapers, some Indian business houses are willing to import Uranium from Australia. But due to certain regulatory issues, this is not possible for them. What is/are these regulatory problems particularly those which govern the import/export of Uranium like materials?
(A) India has a special agreement with USA which does not allow India to import such radioactive materials from anywhere else
(B) India is not a signatory of Non-Proliferation Treaty. Hence, it cannot import Uranium from Australia or other such countries
(C) As per WTO rules, the export/import of radioactive material in its raw form is not allowed as it creates health hazards.
(1) Only (A)
(2) Only (B)
(3) Only (C)
(4) All (A), (B) and (C)
(5) None of these
10. Many banks have launched / floated their subsidiaries which are fully owned by them. Banks launch subsidiaries normally for which of the following businesses?
(A) Home loan Business
(B) To sell Insurance Policies
(C) To control Online Operations or Internet Banking business
(1) Only (A)
(2) Only (B)
(3) Only (C)
(4) All (A), (B) and (C)
(5) None of these
11. When the common people of a nation start getting very high salary or wages, the consumption of the goods like eatables and white goods, also start increasing. This situation brings which of the following types of inflation in the economy?
(A) Cost inflation
(B) Demand pull inflation
(C) Low inflation
(1) Only (A) and (C)
(2) Only (B)
(3) Only (C)
(4) All (A), (B) and (C)
(5) Only (A)
12. When the Reserve Bank says that the Rupee is over-valued, it means
(1) RBI has shortage of hard currency and it has to order for printing of new notes to the press concerned
(2) Rupee is appreciating against other currencies whereas other currencies are weakening against US Dollar.
(3) Money is locked in banks and people do not have enough to make their day to day purchases. It is a strategy which brings the inflation down.
(4) More and more people are selling their stocks. As a result stock market may crash, as there is no hard cash for such voluminous transactions.
(5) None of these
13. Which of the following public sec-

tor-banks has the largest number of branches in foreign countries?

- (1) Bank of India
- (2) Bank of Baroda
- (3) Punjab National Bank
- (4) Corporation Bank
- (5) None of these

14. As per the news in some major newspapers, Tata Group of Industries has launched a joint venture in some countries which is planning to generate power by "the energy of the heat of the earth". Energy generated through this method is technically known as

- (1) Hydro-thermal energy
- (2) Natural power energy
- (3) Geo-thermal energy
- (4) Solar energy
- (5) None of these

15. Which of the following is now a fundamental right of every child in India?

- (1) To get a unique identity card as a proof of citizenship
- (2) To get a free medical aid in any hospital in India, private or government
- (3) To get enough food to survive even without any parental support
- (4) To get elementary education
- (5) All of these

16. As we see every day, many Indian banks are in close competition to open their branches/offices in various countries. What benefit will the Indian economy have if banks open branches in a foreign country?

- (A) It will bring substantial economic benefits to India and also to the countries where branches will be opened.
- (B) It will help in smooth inflow of FDI, long term capital inflow and also technical know-how to India.
- (C) It will give better opportunities to Indians to visit foreign nations and get better facilities like education, medical treatment, etc.

- (1) Only (A)
- (2) Only (B)
- (3) Only (C)
- (4) Only (A) and (B)
- (5) All (A), (B) and (C)

17. As we all know, RBI recently hiked the CRR. What immediate impact will it have on the functioning of banks?

- (A) Banks will have to lock some additional fund with the RBI without any income generation to the banks on these funds.
- (B) Banks will have to raise their capital base by bringing IPOs or by taking money from the Government of India.
- (C) Banks will have to give more funds to priority sectors and less to corporate sector.

- (1) Only (A)
- (2) Only (B)
- (3) Only (C)
- (4) All (A), (B) and (C)
- (5) None of these

18. Which of the following is NOT the name of a Chemical Fertilizer?

- (1) Urea
- (2) Murate of Potash
- (3) Di ammonium Phosphate
- (4) Sodium Sulphate
- (5) All are fertilizers

19. The Securities & Exchange Board of India (SEBI) has asked all FIIs to divulge the structure of their offshore entities. What purpose will it serve?

- (A) To identify if there is any flow of funds from some questionable sources.
- (B) To know how much money FIIs are planning to invest in India.
- (C) To forecast the possibility of any financial crisis in near future.

- (1) Only (A)
- (2) Only (B)
- (3) Only (C)
- (4) All (A), (B) and (C)
- (5) None of these

20. Government of India is making special efforts to bring second 'Green Revolution' in a particular region of the country. Which is that region?

- (1) Central India
- (2) Vidharbha Region
- (3) Eastern and North Eastern States
- (4) Rajasthan
- (5) Orissa

21. Which of the following programmes has been launched by the "Ministry of Food and Civil Supplies" of the Government of India?

- (1) Mid-Day Meal Scheme
- (2) Wheat-based Nutrition Programme
- (3) Public Distribution System
- (4) Annapurna Scheme
- (5) None of these

22. Which of the following is a sort of Poverty Eradication Programme of the Government of India, specially designed for rural areas?

- (1) Self Help Group
- (2) Antodaya Anna Yojana
- (3) Social Security for Agricultural and unorganized Labour
- (4) Enforcement of Minimum Wages
- (5) None of these

23. 'Project Tiger' is a scheme launched by the —

- (1) Government of Gujarat and Madhya Pradesh
- (2) Government of India
- (3) United Nations Wild Life Fund
- (4) Society for Prevention of Cruelty on Animals (SPCA)
- (5) None of these

24. Which of the following is NOT the abbreviated name of a scheme launched for watershed developments in India?

- (1) DPAP
- (2) DDP
- (3) VHNDs
- (4) IWDP

(5) HARIYALI

25. Which of the following schemes of the Government of India is associated with the health sector?

- (1) NRDP
- (2) IRDP
- (3) ASHA
- (4) Bharat Nirman
- (5) All of these

26. Which of the following terms is NOT used in the game of Football?

- (1) Back Heel
- (2) Far Post
- (3) Toe Poke
- (4) Out Swinger
- (5) Love

27. The Population Stabilization Scheme launched by the Government of India is named

- (1) Prerna
- (2) Sthapana
- (3) Urnesh
- (4) Asaradhana
- (5) None of these

28. World Day for Water is observed on which of the following days?

- (1) 22nd May
- (2) 22nd April
- (3) 22nd March
- (4) 20th March
- (5) 20th April

29. Which of the following awards is given by the Government of India?

- (1) Kalinga Prize
- (2) Oscar Awards
- (3) Man Booker Prize
- (4) Pulitzer Prize
- (5) Jawaharlal Nehru Award for International Understanding

30. The third permanent research centre being built in Antarctica is named

- (1) Parikrama
- (2) Rohini
- (3) Bharati
- (4) Himalaya
- (5) None of these

31. Lin Dan whose name was in the news recently is a famous

- (1) Lawn Tennis player
- (2) Badminton player
- (3) Golf player
- (4) Footballer
- (5) None of these

32. Who amongst the following is the author of the book "Many Lives Many Masters"?

- (1) Robin Cook
- (2) Bryan Viz
- (3) L. K. Advani
- (4) Admiral Vishnu Bhagwat
- (5) None of these

33. Canadian author Alistair MacLeod on April 20, 2014 died due to a heart stroke. Some of his famous books include

- (1) The Boat
- (2) No Great Mischief
- (3) Island
- (4) All of the above

(5) Only (1) and (3)

34. The Union Government on April 2, 2014 appointed which senior IPS officer as the new Director General of the Border Security Force?

(1) S.N. Singh
(2) D.K. Pathak
(3) A.K. Kanth
(4) Pratap Bhanu Chauhan
(5) None of these

35. Pulitzer Prize winning journalist Anja Niedringhaus was, on April 4, 2014, shot dead by a policeman in Afghanistan. She was a photojournalist from

(1) Sweden
(2) Norway
(3) Germany
(4) Spain
(5) None of these

36. Which British-American physicist, on April 9, 2014, won Millennium Technology Prize 2014 for discoveries leading to a thousand-fold increase in digital data storage on magnetic disks?

(1) Allen Mills
(2) Stuart Perkin
(3) Tim Kohl
(4) Peter May
(5) None of these

37. Which Indian American was, on April 4, 2014, nominated by President Barack Obama as the new US Alternate Executive Director of the International Monetary Fund (IMF)?

(1) Sunil Sabharwal
(2) K.S. Shastri
(3) P.K. Dhumal
(4) Suresh N. Nagar
(5) None of these

38. In its first Bi-monthly Monetary Policy statement 2014-15 announced on April 1, 2014, the Reserve Bank of India kept the policy repo rate unchanged at

(1) 7.5 % (2) 8 %
(3) 8.5 % (4) 9 %
(5) None of these

39. Which bank of India, on April 15, 2014, launched a financing scheme for women fashion boutique owners, called 'Boutique Financing'?

(1) State Bank of India
(2) Bank of Baroda
(3) Corporation Bank
(4) Canara Bank
(5) None of these

40. The Basel Committee on Banking Supervision on April 15, 2014, issued Final standards for measuring and controlling large exposures of banks to customers. These standards will take effect from

(1) 1 January 2018
(2) 31 December 2018
(3) 1 January 2019
(4) 1 January 2020
(5) None of these

GENERAL ENGLISH

Directions (41-52) : Read the following passage and answer the questions given below it. Certain words/phrases in the passage have been printed in bold to help you locate them while answering some of the questions.

Marc Rodin flicked-off the switch of his transistor radio and rose from the table, leaving the breakfast tray almost untouched. He walked over to the window, lit another in the endless chain of cigarettes and gazed out at the snow-en-crusted landscape which the late arriving spring had not yet started to dismantle.

He murmured a word quietly and with great venom, following up with other strong nouns and epithets that expressed his feeling towards the French President, his Government and the Action Service.

Rodin was unlike his predecessor in almost every way. Tall and spare, with a cadaverous face hollowed by the hatred within, he usually masked his emotions with an un-Latin frigidity. For him there had been no Ecole Polytechnique to open doors to promotion. The son of a cobbler, he had escaped to England by fishing-boat in the halcyon days of his late teens when the Germans overran France, and had enlisted as a private soldier under the banner of the Cross of Lorraine.

Promotion through sergeant-to-warrant officer had come the hard way, in bloody battles across the face of North Africa under Koenig and later through the hedgerows of Normandy with Leclerc. A field commission during the fight for Paris had got him the officer's chevrons his education and breeding could never have obtained and in post-war France the choice had been between reverting to civilian life or staying in the Army.

But revert to what? He had no trade but that of cobbler which his father had taught him, and he found the working class of his native country dominated by Communists, who had also taken over the Resistance and the Free French of the Interior. So he stayed in the Army, later to experience the bitterness of an officer from the ranks who saw a new young generation of educated boys graduating from the officer schools, earning in theoretical lessons carried out in classrooms the same chevrons he had sweated blood for. As he wanted them pass him in tank and privilege the bitterness started to set in.

There was only one thing left to do, and that was join one of the colonial regiments, the tough crack soldiers who did the fighting while the conscript army paraded round drill squares. He managed a transfer to the colonial para-troops.

Within a year he had been a company commander in Indo-China, living among other men who spoke and thought as he did. For a young man from a cobbler's bench, promotion could still be obtained through combat

and more combat. By the end of the Indo-China campaign he was a major and after an unhappy and frustrating year in France he was sent to Algeria.

The French withdrawal from Indo-China in the year he spent in France had turned his latent bitterness into a consuming loathing of politicians and Communists, whom he regarded as one and the same thing. Not until Franco was ruled by a soldier could she ever be weaned away from the grip of the traitors and lickspittles who permeated her public life. Only in the Army were both breeds extinct.

Like most combat officers who had seen their men die and occasionally buried the hideously mutilated bodies of those unlucky enough to be taken alive, Rodin worshipped soldiers as the true salt of the earth, the men who sacrificed themselves in blood so that the bourgeoisie could live at home in comfort. To learn from the civilians of native land after eight years of combat in the forests of Indo-China that most of them **Cared not a fig** for the military, to read the **denunciations** of the military by the left-wing intellectuals for more trifles like the torturing of prisoners to obtain vital information, had set off inside Marc Rodin a reaction which combined with the native bitterness stemming from his own lack of opportunity, had turned into zealotry.

He remained convinced that given enough backing by the civil authorities on the spot and the Government and people back home, the Army could have beaten the Viet-Minh. The cession of Indo-China had been a massive betrayal of the thousands of fine young men who had died there seemingly for nothing. For Rodin there would be, could be, no more betrayals. Algeria would prove it. He left the shore of Marseilles in the spring of 1956 as not a happy man as he would ever be, convinced that the distant hills of Algeria would see the consummation of what he regarded as his life's work, the apotheosis of the French Army in the eyes of the world.

41. What was the period when Rodin escaped to England?

(1) First half of the late arriving spring
(2) The time when Germany occupied France
(3) The period when Cross of Lorraine was disbanded
(4) When Rodin was a child cobbler's work
(5) None of these

42. Which of the following best describes the phrase...**cared not a fig**... as used in the passage?

(A) Ignoring the contribution made by a person or group
(B) Under estimating the hidden potential
(C) Overlooking the service rendered by an employee
(1) Only A
(2) Only A and B
(3) Only C
(4) Only B

- (5) Only B and C
43. Which factors made Rodin stay in the Army?
- (A) He did not have any big business in civil life
- (B) The parent country had Communist domination
- (C) He wanted to experience the bitterness of officer rank.
- (1) Only A
- (2) Only A and B
- (3) Only C
- (4) Only B
- (5) Only B and C.
44. According to the passage, who resisted the dominance of Communists?
- (1) The native of Viet Minh
- (2) The freedom loving citizens of Algeria
- (3) The Marc Rodin
- (4) The people of France
- (5) None of these
45. Which of the following best describes the meaning of the phrase **officer from the ranks** as used in the passage?
- (1) The person who has all essential academic qualifications and experience required to become
- (2) The person who grows in the organization from lowest hierarchical position
- (3) An officer who is given a rank of an officer to perform a specific task
- (4) The person who struggles hard but fails to obtain a rank
- (5) None of these
46. What favourable situations did Rodin find in Indo-China campaign?
- (1) he could attain his lost seniority
- (2) He could manage his desired posting to Algeria
- (3) The people around him were of the same nature as he was
- (4) He attained the rank of Major in the Army
- (5) None of these
47. What option did Robin choose in post war-France situation?
- (1) He joined an officers' school for Army
- (2) He monitored the army parade in drill squares
- (3) He joined a colonial regiment
- (4) He preferred a cobbler's bench
- (5) None of these
48. Why the Army could not overpower Viet-Minh?
- (1) The competing army ignored the local civil authority
- (2) The Government lacked political will to support army operation
- (3) The built-in hate of the commander did not percolate at the soldier level
- (4) The conviction held by the army chief proved to be false
- (5) None of these

Directions (49-50) : Choose the word which has most nearly the **SAME**

meaning as the word printed in **bold** as used in the passage.

49. CHEVRONS

- (1) colours (2) badges
- (3) skills (4) crowns
- (5) ranks

50. CONSCRIPT

- (1) commissioned
- (2) secret (3) detailed
- (4) compulsive (5) registered

Directions (51-52) : Choose the word which is **MOST OPPOSITE** in meaning to the word printed in **bold** as used in the passage.

51. FRIGIDITY

- (1) warmth (2) heat
- (3) embrace (4) negation
- (5) calm

52. DENUNCIATIONS

- (1) enrolment (2) greeting
- (3) rejections (4) honouring
- (5) acceptance

Directions (53-57) : Which of the phrases (1), (2), (3) and (4) given below should replace the phrase given in **bold** in the following sentence to make the sentence grammatically meaningful and correct. If the sentence is correct as it is and no correction is required, mark (5) as the answer.

53. In guest rooms, the **central portion is generally reserved** for sofa set.

- (1) generally is reserved
- (2) is reserved generally
- (3) was generally reserved
- (4) are generally reserved
- (5) No correction required

54. The impact of the composite bow on warfare was equal to the cross-bow of medieval times.

- (1) was equal to of the
- (2) is equal to the
- (3) is equal to that
- (4) was equal to that of the
- (5) No correction required

55. Culture, climate and geography plays an important part in the formation of any proverb.

- (1) plays an important role
- (2) plays a important part
- (3) play an important role
- (4) play a important part
- (5) No correction required

56. This book will be of **particular interested** to those fascinated by the recent philosophy.

- (1) of particularly interested
- (2) of particular interest
- (3) of interested in particular
- (4) particularly of interested
- (5) No correction required

57. These days developed countries have started **looking down** on underdeveloped countries as it is advantageous for both the parties.

- (1) looking after
- (2) looking down upon
- (3) to look down at
- (4) looking for at
- (5) No correction required

Directions (58-62) : In each question below a sentence with four words printed in **bold** type is given.

These are numbered as (1), (2), (3) and (4). One of these four **boldly** printed words may be either **wrongly spelt** or **inappropriate** in the context of the sentence. Find out the word which is wrongly spelt or inappropriate, if any. The number of that word is your answer. If all the **boldly** printed words are correctly spelt and also appropriate in the context of the sentence, mark (5), i.e., 'All Correct' as your answer.

58. The **questionnaire** (1) **reflected** (2) various **phenomena** (3) that are **sparingly** (4) experienced. All correct (5)

59. **Contrary** (1) to popular **belief** (2) ripe fruits are not **necessarily** (3) **delicious**. (4) All Correct (5)

60. The most **ambitious** (1) **enterprise** (2) undertaken in the **ancient** (3) Egypt was of the **construction** (4) of pyramids. All Correct (5)

61. The **astronomical** (1) **calculations** (2) were **admirably** (3) **accurate**. (4) All Correct (5)

62. Looking inward from the top of the **ramparts**, (1) the **scenics** (2) had a marvellous **panorama** (3) **spread** (4) before them. All Correct (5)

Directions (63-67) : Rearrange the following seven sentences (A), (B), (C), (D), (E), (F) and (G) in the proper sequence to form a meaningful paragraph; then answer the questions given below them.

(A) On the other hand it can mean giving us what we need.

(B) We are happy to belong to a society that treats us fairly, that gives us our due and that is impartial.

(C) Both in a way will be right.

(D) The problem, however, is that "giving each their due" can mean a variety of contradictory things.

(E) Political parties will take advantage of this and will champion one definition or the other depending upon their convenience and claim to be the party to justice.

(F) Justice is the bond of society.

(G) It can, for instance, mean giving us what we deserve, be that a reward for achievement or a punishment for offences.

63. Which of the following will be the **FOURTH** sentence?

- (1) G (2) F
- (3) E (4) B
- (5) C

64. Which of the following will be the **THIRD** sentence?

- (1) A (2) B
- (3) C (4) D
- (5) E

65. Which of the following will be the **FIFTH** sentence?

- (1) B (2) C
- (3) E (4) D
- (5) A

66. Which of the following will be the **FIRST** sentence?

- (1) E (2) F
- (3) G (4) A
- (5) B

67. Which of the following will be the LAST sentence?

(1) A (2) B
(3) E (4) D
(5) C

Directions (68-72): Read each sentence to find out whether there is any error in it. The error, if any, will be in one part of the sentence. The number of that part is the answer. If there is no error, the answer is '5'. (Ignore errors of punctuation, if any).

68. Whenever we have a puncture (1)/ she just sits in the car (2)/ and reads a book (3)/ while I changed the wheel. (4)/ No error (5).
69. Ganesh, who has been (1)/ driving all day (2)/ was extremely tired (3)/ and wanted to stop (4)/ No error (5).
70. Scarcely had we (1)/ alighted from the train (2)/ than it began (3)/ to rain cats and dogs. (4)/ No error (5).
71. I was surprised to find that (1)/ the computer was out of order (2)/ and enquired if any one of them (3)/ have used it recently (4)/ No error (5).
72. Prof. Kulkarni, who is on the (1)/ staff of our college since 1990 (2)/ is not only an excellent teacher (3)/ but also a great humanitarian. (4)/ No error (5).

Directions (73-80): In the following passage there are blanks, each of which has been numbered. These numbers are printed below the passage and against each, five words are suggested, one of which fits the blank appropriately. Find out the appropriate word in each case.

Man has always considered himself to be the ruler of his planet. This 73 and the attendant superiority feeling has made him look down 74 other creatures who co-exist with human on this earth. Thus called civilized human race has 75 and illiterate small and large animal species and birds in an attempt to prove his 76. It is common knowledge that 77 number of animals have been 78 for centuries under the 79 of conducting scientific experiments or for sports. Till recently, in the 80 of scientific experiments monkeys and frogs have been subjected to dissection and vivisection in the laboratory.

73. (1) pleasure (2) fact
(3) achievement (4) force
(5) arrogance
74. (1) in (2) upon
(3) with (4) for
(5) into
75. (1) criticised (2) devalued
(3) protected (4) abused
(5) enlarged
76. (1) supremacy (2) wisdom
(3) cleverness (4) instinct
(5) possession
77. (1) tall (2) plenty
(3) countless (4) diverse
(5) numerous
78. (1) tortured (2) exposed
(3) treated (4) vanished
(5) extinct

79. (1) projection (2) criticism
(3) pretext (4) game
(5) study
80. (1) matter (2) set
(3) scheme (4) virtue
(5) name

QUANTITATIVE APTITUDE

Directions (81-90): What will come in place of the question mark (?) in following equations?

81. $\frac{3}{8}$ of $\frac{4}{7}$ of $\frac{7}{9}$ of 738 = ?
(1) 123 (2) 132
(3) 142 (4) 143
(5) None of these

82. $3\frac{2}{5} \times \frac{4}{17} + 1\frac{2}{3} \times \frac{2}{15} = ?$

- (1) $2\frac{1}{45}$ (2) $1\frac{1}{45}$
(3) $1\frac{1}{9}$ (4) $1\frac{2}{5}$
(5) None of these

83. 135% of 480 + ?% of 320 = 726

- (1) 25 (2) 28
(3) 125 (4) 115
(5) None of these

84. $\frac{36}{7} = \frac{90}{195}$

- (1) 76 (2) 72
(3) 78 (4) 84
(5) None of these

85. $323.001 \times 15 + ? = 5000.015$

- (1) 145.014 (2) 155
(3) 145 (4) 155.014
(5) None of these

86. $25.741 + (211.37 - 20.989) = ?$

- (1) 215.112 (2) 216.112
(3) 206.112 (4) 205.112
(5) None of these

87. $12\frac{2}{11} + 14\frac{2}{3} + 15\frac{1}{6} = ?$

- (1) $41\frac{1}{66}$ (2) $42\frac{1}{11}$
(3) $43\frac{1}{9}$ (4) $42\frac{1}{66}$
(5) None of these

88. $12.5 \times 7.1 - 7.9131 = ?$

- (1) 80.8369 (2) 81.8369
(3) 82.8369 (4) 80.8639
(5) None of these

89. $23023 \div 23 - 7 = ?$

- (1) 995 (2) 994
(3) 996 (4) 998
(5) None of these

90. $\sqrt{\frac{32.4}{121}} \times \sqrt{\frac{67.6}{14.4}} = ?$

- (1) $2\frac{5}{12}$ (2) $3\frac{1}{11}$
(3) $3\frac{6}{11}$ (4) $3\frac{7}{11}$
(5) None of these

Directions (91-95): What will come in place of question mark (?) in each of the following number series?

91. 445 ? 21 6 2
(1) 89 (2) 88
(3) 98 (4) 99

- (5) None of these
92. 11 36 ? 178 364
(1) 86 (2) 92
(3) 74 (4) 84
(5) None of these

93. 8 36 144 504 ?
(1) 1512 (2) 1296
(3) 1728 (4) 1664
(5) None of these

94. 5 6 20 ? 412
(1) 92 (2) 85
(3) 95 (4) 87
(5) None of these

95. 23 36 95 343 ?
(1) 1541.5 (2) 1551.5
(3) 1561.5 (4) 1543.5
(5) None of these

96. Two cars 'A' and 'B' are standing 50 kms apart. Car 'A' starts moving towards 'B'. After half an hour, Car 'B' starts to move in the same direction. After an hour of start of Car 'B' they reach at the same destination. What is the speed of the Car 'A'?

- (1) 60 kmph (2) 40 kmph
(3) 50 kmph
(4) Cannot be determined
(5) None of these

97. One-third of 12 mangoes got rotten. If 4 mangoes are taken out randomly, what is the probability that no mango is rotten?

- (1) $\frac{14}{99}$ (2) $\frac{2}{3}$
(3) $\frac{16}{99}$ (4) $\frac{85}{99}$
(5) None of these

98. The ratio of the present ages of Sunita and Reena is 5 : 7 respectively. Four years hence the ratio will be 3 : 4. What is the present age of Reena in years?

- (1) 28 (2) 24
(3) 20
(4) Cannot be determined
(5) None of these

99. The area of a rectangular garden is 700 square metre and the ratio between adjacent sides is 4 : 7 respectively. What will be the cost of making a half metre wide boundary around the garden if the cost of making boundary per square metre be Rs. 148?

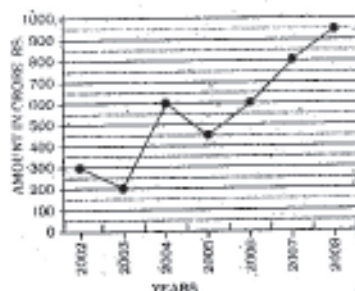
- (1) Rs. 8140 (2) Rs. 8088
(3) Rs. 11258 (4) Rs. 11508
(5) None of these

100. There is 5% water in milk being sold by a milkman. What amount of pure milk be mixed in 100 litre mixture being sold by the milkman to reduce the water content to 2%?

- (1) 100 litres (2) 150 litres
(3) 250 litres (4) 180 litres
(5) None of these

Directions (101-105): Study the following graph to answer the given questions.

Export over the years (in crore Rs.)



101. What is the approximate percentage of the export of 2004 from 2005?
- (1) 145 (2) 135
(3) 150 (4) 300
(5) 120
102. What is difference in exports in 2004 and 2005?
- (1) Rs. 150 cr. (2) Rs. 1500 cr.
(3) Rs. 15 cr. (4) Rs. 100 cr.
(5) None of these
103. What is the total export (in crore rupees) in the given years?
- (1) 4100 (2) 3700
(3) 3900 (4) 3950
(5) None of these
104. What is the maximum increase in percentage from minimum export in the given years?
- (1) 750 (2) 475
(3) 950 (4) 375
(5) None of these
105. Which year has the highest percent increase/decrease in exports as compared to the previous year?
- (1) 2004 (2) 2005
(3) 2008
(4) Cannot be determined
(5) None of these
106. Three-fourth of a number is equal to 60% of another number. What is the difference between the numbers?
- (1) 18
(2) 32
(3) 24
(4) Cannot be determined
(5) None of these
107. Abhijit invested in three schemes A, B and C the amounts in the ratio of 2 : 3 : 4 respectively. If the schemes offered interest @ 20 p.c.p.a., 16 p.c.p.a. and 10 p.c.p.a. respectively, what will be the respective ratio of the amounts after one year?
- (1) 10 : 8 : 5
(2) 12 : 14 : 15
(3) 12 : 15 : 22
(4) Cannot be determined
(5) None of these
108. A train crosses a 300 metre long platform in 38 seconds while it crosses a signal pole in 18 seconds. What is the speed of the train in kmph?
- (1) Cannot be determined
(2) 72 (3) 48
(4) 54 (5) None of these
109. If $2x + 5y = 109$ and $2x + 5 = y + 12$ then $y - x = ?$
- (1) 7 (2) 6

- (3) 8 (4) 9
(5) None of these
110. Certain number of pieces of an article are to be packed in boxes, such that each box contains 145 pieces. If after packing them in 32 boxes 25 pieces are left out, what was the number of pieces to be packed?
- (1) 4566 (2) 4655
(3) 4465 (4) 4640
(5) None of these

Directions (111-115): Study the following table to answer these questions.
Number of Officers in various Departments of an Organization in different Scales

Dept.	Personnel	Operations	Systems	Accounts	Maintenance	Public Relations
Scale						
I	225	725	750	300	325	175
II	120	426	576	288	240	450
III	75	250	320	120	85	100
IV	40	126	144	60	30	50
V	25	65	70	35	20	35
VI	4	20	28	15	8	5

111. What is the ratio between the total number of employees in Scale III and Scale IV respectively?
- (1) 19 : 9 (2) 9 : 19
(3) 17 : 9 (4) 9 : 17
(5) None of these
112. Total number of employees in Scale VI is what per cent of the total number of employees in Scale-I?
- (1) 2.8 (2) 2.4
(3) 3.6 (4) 3.2
(5) None of these
113. In Public Relations department the number of employees in Scale II is less than that in Scale I by what percent? (rounded off to two digits after decimal).
- (1) 14.67 (2) 16.67
(3) 14.29 (4) 16.27
(5) None of these
114. Out of the total number of employees in 'Personnel' department, approximately what per cent of employees are in scale II?
- (1) 30 (2) 28
(3) 22 (4) 20
(5) 25
115. What percentage of Scale IV officers are deployed in 'Operations' department?
- (1) 26.5 (2) 28
(3) 28.5 (4) 27
(5) None of these

Directions (116-120): What approximate value will come in place of the question mark (?) in following equations?

116. $35\% \text{ of } 121 + 85\% \text{ of } 230.25 = ?$
- (1) 225 (2) 230
(3) 240 (4) 245
(5) 228
117. $3.2 \times 8.1 + 3185 + 4.95 = ?$
- (1) 670 (2) 660
(3) 645 (4) 690
(5) 685
118. $2508 + 15.02 + ? \times 11 = 200$
- (1) 13 (2) 8
(3) 3 (4) 4
(5) 6
119. $42.07 \times 7.998 + (?^2) = 20^2$
- (1) 6 (2) 12

- (3) 32 (4) 64
(5) 8
120. $2375.85 + 18.01 = 4.525 \times 8.05 = ?$
- (1) 105 (2) 96
(3) 88 (4) 90
(5) 112

REASONING

Directions (121-123): Four of the following five are alike in a certain

way and so form a group. Which is the one that does not belong to that group?

121. (1) Sad (2) Sorrowful
(3) Fearful (4) Woeful
(5) Melancholic
122. (1) Cause (2) Reason
(3) Logic (4) Basis
(5) Wisdom
123. (1) PAMEC (2) QEROD
(3) SOMAP (4) TUZAG
(5) HIRACT
124. Which of the following has the same relationship as Ring : Finger?
- (1) Collar : Shirt
(2) Nail : Hand
(3) Shoe : Foot
(4) Rain : Umbrella
(5) Wrist : Bracelet
125. 'Computer' is related to 'Machine' in the same way as 'Cup' is related to _____
- (1) Water (2) Mug
(3) Utensil (4) Kitchen
(5) Glass
126. 'Book' is related to '_____ in the same way as 'Waste' is related to 'Dustbin'.
- (1) School (2) Bottle
(3) Office (4) Student
(5) Rack

Directions (127-131): Study the following information to answer the given questions:

Seven friends P, Q, R, S, T, W and X stay in three cities-Kolkata, Chennai and Mumbai. Three of them are females and rest are males (not necessarily in the same order). At least two and not more than three of them stay in a particular city. By professions they are Doctor, Dancer, Chemist, Engineer, Teacher, Artist and Student (not necessarily in the same order).

There is no female in Kolkata. There is no male in Chennai. The artist stays in Kolkata. S is a student and stays in Kolkata. T is a male engineer. The Dancer and Doctor stay in Chennai. X is not a dancer. P stays in Kolkata. W is a Chemist and stays in Mumbai. R stays in the same city as S and is not an Artist.

127. What is the profession of X ?
 (1) Either Doctor or Artist
 (2) Teacher (3) Doctor
 (4) Artist
 (5) Either Artist or Teacher
128. Where does Q stay?
 (1) Mumbai (2) Chennai
 (3) Either Chennai or Mumbai
 (4) Kolkata
 (5) Either Kolkata or Chennai
129. Who are the three females in the group?
 (1) W, X and P
 (2) R, W and X
 (3) Q, W and X
 (4) R, W and Q
 (5) None of these
130. Which of the following correctly identifies the professions of the males?
 (1) Artist, Teacher, Student, Engineer
 (2) Artist, Teacher, Student, Dancer
 (3) Artist, Doctor, Chemist, Engineer
 (4) Chemist, Teacher, Dancer, Engineer
 (5) None of these
131. Which of the following is true as per the facts provided?
 (1) W is a male Chemist and stays in Mumbai.
 (2) R is a male Dancer and stays in Kolkata.
 (3) T is a male Engineer and stays in Kolkata.
 (4) X is a female Teacher and stays in Chennai.
 (5) None is true
132. If 'S' denotes '-' and 'A' denotes '+', what will be the value of 9427044056820 ?
 (1) 41 (2) 45
 (3) 47 (4) 48
 (5) None of these
133. How many such pairs of letters are there in the word 'OPERATION' each of which has as many letters between them in the word (in both forward and backward directions), as they have between them in the English alphabetical series?
 (1) One (2) Two
 (3) None (4) Three
 (5) More than three
134. If 'WAND' coded as 'TDKG', and 'MODE' is coded as 'JRAH', how will 'HOST' be coded in the same code?
 (1) ERPW (2) ERPG
 (3) ERWP (4) EWRP
 (5) ERPP
135. If 'MENTION' is coded as 'JONTNEM', and 'GUIDING' is coded as 'INGDIUG', how will 'CLASSES' be coded in the same code?
 (1) SESSALC (2) SBSSCLA
 (3) SESSCLA (4) SESSSLA
 (5) SECLSSA

Directions (136-140): Study the following information to answer the given questions:

Eight friends A, B, C, D, E, F, G and H are sitting around a circular table, not necessarily in the same order. Four of them are facing the centre and

four are facing outside. F is second to the left of G. Both the immediate neighbours of F and H face outside. F and H face the centre. G is an immediate neighbour of H. E faces outside. A is an immediate neighbour of F. B is second to left of A. C is second to left of B.

136. In which of the following pairs of people, are the people not sitting immediately next to each other?
 (1) BD (2) AG
 (3) DE (4) EC
 (5) None of these
137. Who amongst the following is sitting third to the left of G ?
 (1) C (2) E
 (3) B (4) H
 (5) None of these
138. Who amongst the following is sitting exactly between E and D ?
 (1) G (2) C
 (3) F (4) H
 (5) None of these
139. Who amongst the following is sitting second to left of E ?
 (1) G (2) B
 (3) F (4) H
 (5) None of these
140. Four of the following five are alike in a certain way (based on their position in the above arrangement) and so form a group. Which is the one that does not belong to that group?
 (1) G (2) B
 (3) E (4) D
 (5) A

Directions (141-144): Study the information given below and answer the given questions.

In a certain code 'computer is fabulous machine' is coded as 'vy cu xa qm', 'fabulous fashion outfit' is coded as 'ps nt vy', 'machine in fashion market' is coded as 'cp ps qm hl' and 'computer market blooms' is coded as 'hl sv xa'.

141. What is the code for 'market' ?
 (1) xa (2) qm
 (3) hl (4) ps
 (5) cp
142. What does the code 'sv' stand for?
 (1) blooms
 (2) market
 (3) Cannot be determined
 (4) either computer or market
 (5) either blooms or market
143. How will 'fashion is in blooms' be coded?
 (1) vy cu xa cp
 (2) ps hl xa cp
 (3) qm hl ps cu
 (4) sv ps cp cu
 (5) qm ps xa cu
144. What could be the code for 'fabulous market there' ?
 (1) vy hl pl
 (2) vy pl sv
 (3) sv pl hl
 (4) vy cp xa
 (5) cp hl pl

Directions (145-148): Study the information given below and answer the given questions.

Eight friends, A, B, C, D, E, F, G

and H are sitting around a circular table. Only two people are sitting at the same length and all the people are equidistant from each other. A faces south. B faces F. F is not facing the same direction as either A or H. H faces west. D sits along the same length as C. E faces A. C faces H's neighbour.

145. Which direction is G facing ?
 (1) East (2) West
 (3) North (4) South
 (5) Cannot be determined
146. Which direction is F facing ?
 (1) East
 (2) West
 (3) North (4) South
 (5) Cannot be determined
147. Which direction is D facing ?
 (1) East (2) West
 (3) North (4) South
 (5) Cannot be determined
148. Which direction is B facing ?
 (1) East (2) West
 (3) North (4) South
 (5) Cannot be determined

Directions (149-152): In each of the following questions assuming the given statements to be true, find out which of the following two conclusions definitely follow.

Give answer (1) if only conclusion I is true.

Give answer (2) if only conclusion II is true.

Give answer (3) if either conclusion I or conclusion II is true.

Give answer (4) if neither conclusion I nor conclusion II is true.

Give answer (5) if both conclusion I and conclusion II are true.

149. **Statements:**
 $A \geq B$; $C > D = E$; $B \geq C$
Conclusions: I. $A < E$
 II. $C \geq E$
150. **Statements:**
 $P \leq Q$; $S > T$; $Q \geq R = S$
Conclusions: I. $P < R$
 II. $R > T$
151. **Statements:**
 $G = H < I$; $J > K$; $I \leq J$
Conclusions: I. $H < J$
 II. $G > K$
152. **Statements:**
 $Y \geq W = N$; $N \geq M$
Conclusions: I. $Y > M$
 II. $Y = M$

Directions (153-155): The questions given below are based on three statements given in bold. The following conclusions are based on these three statements. You have to take the given statements to be true even if they seem to be at variance from the commonly known facts and then decide which of the given conclusions logically follows from the given statements disregarding commonly known facts.

Give answer (1) if only conclusion I follows.

Give answer (2) if only conclusion II follows.

Give answer (3) if either conclusion I or conclusion II follows.

Give answer (4) if neither conclusion I nor conclusion II follows.

Give answer (5) if both conclusion I and conclusion II follow.

Statements:

All caps are crowns.

Some crowns are masks.

All masks are canvas.

153. Conclusions:

- I. No cap is a mask.
- II. All caps being canvas is a possibility.

154. Conclusions:

- I. All caps being masks is a possibility.
- II. No crown being canvas is a possibility.

155. Conclusions:

- I. All masks being crowns is a possibility.
- II. All masks being caps is a possibility.

Directions (156-160): In each of the questions given below which one of the five answer figures on the right should come after the problem figures on the left, if the sequence were continued?

Problem Figures

Answer Figures

156.			(1) (2) (3) (4) (5)
157.			(1) (2) (3) (4) (5)
158.			(1) (2) (3) (4) (5)
159.			(1) (2) (3) (4) (5)
160.			(1) (2) (3) (4) (5)

MARKETING APTITUDE/ COMPUTER KNOWLEDGE

161. Relatively large, low-cost, low-margin high-volume, self-service operations etc.

- (1) Super market
- (2) Discount store
- (3) Department store
- (4) Convenience store
- (5) None of these

162. Distribution mix refers to:

- (1) Selection of different distribution channels like Distribution - Wholesaler - Retailers - Consumer etc.
- (2) Selection of sales promotion techniques, Advertising, Sales - promotion, personal selling etc.
- (3) Selection of pre-sales during sales after sales service etc.
- (4) All of the above
- (5) None of these

163. Market Research is useful for

- (1) deciding proper marketing strategies
- (2) deciding the selling price
- (3) choosing the right products
- (4) choosing the sales persons
- (5) All of these
- (5) None of these

164. $N = S/P (1 + T)$ indicates the:

- (1) Work load method
- (2) Sales potential method
- (3) Incremental method
- (4) Sales budget
- (5) None of these

165. A 'call' means

- (1) shout out to somebody
- (2) a profession or business
- (3) visit friends
- (4) visiting prospective customers
- (5) After-sales services

166. A bank expects fall in price of a security if it sells it in the market. What is the risk that the bank is facing?

- (1) Market risk
- (2) Operational risk
- (3) Asset Liquidation risk
- (4) Market liquidity risk
- (5) None of these

167. When a company acquires a supplier through an acquisition strategy, this is referred to as

- (1) Vertical marketing system
- (2) Forward integration
- (3) Horizontal integration
- (4) Backward integration
- (5) None of these

168. Charles Revson of Revlon observed: "In the factory, we make cosmetics; in the store, _____"

- (1) we make profits
- (2) we challenge competitors
- (3) we implement ads
- (4) we sell hope
- (5) None of these

169. Mohan Sawhney has proposed the concept of _____ to describe a cluster of complementary products and services that are closely related in the minds of consumers but are spread across a diverse set of industries.

- (1) metamarket
- (2) vertical integration
- (3) horizontal integration
- (4) Betamarket
- (5) None of these

170. Conversion means

- (1) meeting a prospective client
- (2) interacting with a prospective client
- (3) converting an employer into an employee
- (4) converting a seller to a buyer
- (5) converting a prospective client into a buyer

171. USA Chemicals' president is very excited about the possibility of the firm's British subsidiary having access to the entire EU. He realises that it will be some time before this area truly becomes one market, primarily because of differences in

- (1) Available advertising media
- (2) Culture
- (3) Law
- (4) Technology
- (5) None of these

172. Countries in the Pacific Rim encompass _____ of the world's population.

- (1) 40%
- (2) 50%
- (3) 60%
- (4) 70%
- (5) None of these

173. The lowest level of commitment to international marketing, and also the most flexible approach, is

- (1) a joint venture
- (2) direct ownership
- (3) exporting
- (4) licensing
- (5) None of these

174. Export agents

- (1) bring buyers and sellers from different countries together and collect a commission for arranging sales
- (2) purchase products from different companies and sell them to foreign countries
- (3) are specialists at understanding the needs of customers in foreign countries
- (4) arrange for licensing agreements between domestic and foreign countries
- (5) None of these

175. Cuisinart Corporation owns the Spalding name but does not produce a single golf club or tennis ball. This arrangement could indicate what type of organisational structure for international marketing?

- (1) exporting
- (2) trading
- (3) joint venture
- (4) licensing
- (5) None of these

176. Nuhitsu believes it has the technological expertise to produce communication systems that will be the leaders around the globe. Boston Electronics is widely regarded as having excellent management systems and superior marketing programme. The two might form _____ to work together on a worldwide basis.

- (1) a licensing agreement
- (2) an export trading company
- (3) a joint agreement
- (4) a strategic alliance
- (5) None of these

177. Once a company makes a long-term commitment to a foreign market that has a promising political and economic environment, what becomes a possibility?
- Exporting
 - Joint venture
 - Limited exporting
 - Direct ownership
 - None of these
178. ICI has subsidiaries in many countries. ICI is
- an exporter
 - a licensing company
 - a trading company
 - a multinational company
 - None of these
179. Body Shop and Benetton are examples of companies which have employed _____ as a market entry strategy.
- franchising
 - exporting
 - joint ventures
 - licensing
 - None of these
180. Which approach to international marketing involves least risk and minimum effort?
- licensing
 - exporting
 - franchising
 - joint venturing
 - None of these
181. A(n) _____ backup contains a copy of every program, data, and system file on a computer.
- restoration
 - bootstrap
 - differential
 - full
 - None of these
182. Every component of your computer is either _____.
- application software or system software
 - software or CPU/RAM
 - hardware or software
 - input devices or output devices
 - None of these
183. A blinking symbol on the screen that shows where the next character will appear _____.
- delete key
 - arrow key
 - cursor
 - return key
 - Esc key
184. Being _____ means being familiar enough with computers that you understand their capabilities and limitations.
- computer literate
 - computer competent
 - computer savvy
 - technology literate
 - None of these
185. Which of the following could you do to remove a paragraph from a report you had written?
- delete and
 - copy and paste
 - cut and paste
 - undo typing
 - highlight and delete
186. The computer monitor is which type of device?
- scanning
 - input
 - processor
 - software
 - output
187. The arrow keys can be used to _____.
- delete text
 - move the cursor in the text that has already been entered
 - save the document
 - move the cursor while deleting text
 - None of these
188. Numbers in table columns are usually _____.
- right-aligned
 - left-aligned
 - justified
 - centered
 - None of these
189. To indent the first paragraph of your report, you should use this key _____.
- esc
 - space bar
 - return key
 - shift key
 - tab key
190. Each box in a spreadsheet is called a _____.
- cell
 - empty space
 - record
 - field
 - table
191. A small picture that represents something on your screen ... such as a(n) _____.
- table
 - application
 - photo
 - modem
 - icon
192. When a file is saved for the first time _____.
- a copy is automatically printed
 - file name and folder name must be the same
 - it does not need a name
 - it only needs a name if it is not going to be printed
 - it must be given a name to identify it
193. Example of non-numeric data is _____.
- Employee Name
 - Test score
 - Bank Account No.
 - All of the above
 - Only (1) and (3)
194. Which type of file is created by word processing programs?
- database file
 - storage file
 - worksheet file
 - document file
 - graphical file
195. The information you put into the computer is called _____.
- directory
 - facts
 - data
 - files
 - output
196. This can be another word for program _____.
- peripheral
 - disk
 - floppy
 - hardware
 - software
197. If a previously saved file is edited _____.
- it cannot be saved again
 - the changes will automatically be saved in the file
 - the file will only have to be saved again if it is more than one page in length
 - its name must be changed
 - the file must be saved again to store the changes
198. Mr. XYZ wants to send an electronic message to a friend. He should use this type of application _____.
- word processing
 - e-mail
 - spreadsheet
 - paper and pencil
 - None of these
199. To print a document _____.
- select the Print command and then select OK
 - select the Ready Printer command then select OK
 - type PRINT and then press Enter
 - close the document, select the Print command, then select OK
 - None of these
200. Each _____ on a menu performs a specific action.
- client
 - server
 - node
 - command
 - folder

Model paper-27

ANSWERS

1. (3) ^a	2. (2)	3. (4)	4. (2)
5. (2) ^{tr}	6. (4)	7. (1)	8. (2)
9. (2)	10. (4)	11. (2)	12. (2)
13. (5)	14. (3)	15. (4)	16. (4)
17. (1)	18. (4)	19. (4)	20. (3)
21. (1)	22. (2)	23. (2)	24. (3)
25. (3)	26. (5)	27. (1)	28. (3)
29. (5)	30. (3)	31. (2)	32. (2)
33. (4)	34. (2)	35. (3)	36. (2)
37. (1)	38. (2)	39. (1)	40. (3)
41. (2)	42. (4)	43. (2)	44. (3)
45. (1)	46. (3)	47. (3)	48. (2)
49. (5)	50. (4)	51. (1)	52. (2)
53. (5)	54. (4)	55. (3)	56. (2)
57. (1)	58. (4)	59. (1)	60. (2)
61. (5)	62. (3)	63. (5)	64. (1)
65. (4)	66. (2)	67. (2)	68. (4)
69. (1)	70. (3)	71. (4)	72. (1)
73. (5)	74. (2)	75. (2)	76. (1)
77. (3)	78. (3)	79. (3)	80. (5)
81. (1)	82. (2)	83. (1)	84. (3)
85. (2)	86. (2)	87. (4)	88. (1)
89. (2)	90. (3)	91. (2)	92. (4)
93. (1)	94. (4)	95. (3)	96. (4)
97. (1)	98. (1)	99. (5)	100. (2)
101. (2)	102. (1)	103. (3)	104. (4)
105. (1)	106. (4)	107. (5)	108. (4)
109. (5)	110. (5)	111. (1)	112. (4)
113. (3)	114. (5)	115. (2)	116. (3)
117. (2)	118. (3)	119. (5)	120. (4)
121. (3)	122. (5)	123. (5)	124. (3)
125. (3)	126. (5)	127. (3)	128. (2)
129. (3)	130. (1)	131. (5)	132. (1)
133. (5)	134. (1)	135. (1)	136. (3)
137. (3)	138. (2)	139. (1)	140. (4)
141. (3)	142. (1)	143. (4)	144. (1)
145. (2)	146. (3)	147. (1)	148. (4)
149. (4)	150. (2)	151. (1)	152. (3)
153. (2)	154. (1)	155. (5)	156. (4)
157. (2)	158. (4)	159. (4)	160. (2)
161. (1)	162. (1)	163. (1)	164. (2)
165. (4)	166. (4)	167. (4)	168. (4)
169. (1)	170. (5)	171. (2)	172. (3)
173. (3)	174. (1)	175. (4)	176. (4)
177. (4)	178. (4)	179. (1)	180. (2)
181. (4)	182. (3)	183. (3)	184. (1)
185. (5)	186. (5)	187. (2)	188. (1)
189. (5)	190. (1)	191. (5)	192. (5)
193. (1)	194. (4)	195. (3)	196. (5)
197. (5)	198. (2)	199. (1)	200. (4)

EXPLANATIONS

1. (3) Standard & Poor's
2. (2) Base Lending Rate System
3. (4) All (A), (B) and (C)
4. (2) Statutory Liquidity Ratio
5. (2) Only (B)
6. (4) All (A), (B) and (C)
7. (1) Monetary policy of the Central Bank of the country
8. (2) Motor cycles
9. (2) Only (B)
10. (4) All (A), (B) and (C)
11. (2) Only (B)
12. (2) Rupee is appreciating against other currencies whereas other currencies are weakening against US Dollar.
13. (5) None of these (State Bank of India)
14. (3) Geo-thermal energy
15. (4) To get elementary education
16. (4) Only (A) and (B)
17. (1) Only (A)
18. (4) Sodium Sulphate
19. (4) All (A), (B) and (C)
20. (3) Eastern and North Eastern States
21. (1) Mid-Day Meal Scheme
22. (2) Antodaya Anna Yojana
23. (2) Government of India
24. (3) VHNDs
25. (3) ASHA
26. (5) Love
27. (1) Prerna
28. (3) 22nd March
29. (5) Jawaharlal Nehru Award for International Understanding
30. (3) Bharati
31. (2) Badminton player
32. (2) Briyan Viz
41. (2) The time when Germany occupied France
42. (4) Only B
43. (2) Only A and B
44. (3) The Marc Rodin
45. (1) The person who has all essential academic qualifications and experience required to become
46. (3) The people around him were of the same nature as he was
47. (3) He joined a colonial regiment
48. (2) The Government lacked political will to support army operation
49. (5) The word 'chevrons' has been used in the sense of getting a position. Hence, its synonymous word is ranks.
50. (4) The word 'conscript' means forcing somebody by law to serve in the armed forces. Hence, its synonymous word is compulsive.
51. (1) The word 'frigidity' (Noun) means no feelings of friendship or affection. Hence, its antonymous word is warmth which means a friendly attitude towards other people.
52. (2) The word 'denunciations' (Noun) means criticizing strongly a person or policy. Hence, its antonymous word is greeting.
55. (3) A plural subject agrees with a plural verb.
For example,
Ram and Mohan play together.
↓
Plural subject
56. (2) The Phrase 'look down' means consider somebody/something inferior to oneself, regard somebody/something with contempt. For example,
She looks down on people who have never been to university. Hence, the correct usage will be 'looking after'.
58. (4) The word 'sparingly' should be replaced with rarely.
59. (1) The word 'Countrary' is wrongly spelt. The correct spelling is 'contrary'.
60. (2) The word 'enterprize' is wrongly spelt. The correct spelling is 'enterprise'.
62. (3) The word 'panerama' is wrongly spelt. The correct spelling is 'panorama', which means a view of a wide area, a view of a constantly changing scene or series of events.
68. (4) 'While I changed the wheel' will be replaced with 'while I change the wheel' as all other clauses are in Present Tense.
69. (1) 'Ganesh who has been' will be replaced with 'Ganesh who had been', as the Past Perfect Continuous is used for an action that began before a certain point in the past and continued upto that time. For example,
At that time he had been working in a factory.
70. (3) 'Than it began' will be replaced with 'when/before it began' because the Conjunctions used in pairs are called the correlative.
For example,
Either or, Neither nor, Not only but also, Scarcely when, etc. Thus, correct correlative is scarcely when, and not scarcely than.
71. (4) 'Have used it recently' will be replaced with 'had used it recently', as if the Reporting Verb (enquired) is in Past Tense, the Reported Speech will also be in Past Tense.
72. (1) 'Prof. Kulkarni, who is on the' will be replaced with 'Prof. Kulkarni, who has been the' as the Present Perfect Continuous is used for an action going on at the time of speaking and began in the past. For example,
He has been teaching for four years.
73. (5) arrogance
74. (2) upon
75. (2) devalued
76. (1) supremacy
77. (3) countless
78. (3) treated
79. (3) pretext
80. (5) name
81. (1) $? = \frac{3}{8} \times \frac{4}{7} \times \frac{7}{9} \times 738 = 123$
82. (2) $? = \frac{17}{5} \times \frac{4}{17} + \frac{5}{3} \times \frac{2}{15}$
 $= \frac{4}{5} + \frac{2}{9}$
 $= \frac{36+10}{45} = \frac{46}{45} = 1\frac{1}{45}$
83. (1) $\frac{135 \times 480}{100} + \frac{? \times 320}{100} = 728$
 $\Rightarrow 135 \times 480 + ? \times 320$
 $= 728 \times 100$
 $\Rightarrow ? \times 320 = 72800 - 64800$
 $\Rightarrow ? \times 320 = 8000$
 $\Rightarrow ? = \frac{8000}{320} = 25$

$$84.(3) \frac{36}{?} = \frac{90}{195}$$

$$\Rightarrow 90 \times ? = 36 \times 195$$

$$\Rightarrow ? = \frac{36 \times 195}{90} = 78$$

$$85.(2) 323.001 \times 15 + ? = 5000.015$$

$$\Rightarrow 4845.015 + ? = 5000.015$$

$$\Rightarrow ? = 5000.015 - 4845.015$$

$$= 155$$

$$86.(2) ? = 25.741 + 190.371$$

$$= 216.112$$

$$87.(4) ? = 12 \frac{2}{11} + 14 \frac{2}{3} + 15 \frac{1}{6}$$

$$= (12 + 14 + 15)$$

$$+ \frac{2}{11} + \frac{2}{3} + \frac{1}{6}$$

$$= 41 + \frac{12 + 44 + 11}{66}$$

$$= 41 + \frac{67}{66}$$

$$= 41 + 1 \frac{1}{66} = 42 \frac{1}{66}$$

$$88.(1) ? = 88.75 - 7.9131$$

$$= 80.8369$$

$$89.(2) ? = \frac{23023}{23} - 7$$

$$= 1001 - 7 = 994$$

$$90.(3) ? = \frac{18}{11} \times \frac{26}{12} = \frac{39}{11} = 3 \frac{6}{11}$$

91.(2) The given series is based on the following pattern:

$$2 \times 2 + 2 = 6$$

$$6 \times 3 + 3 = 21$$

$$21 \times 4 + 4 = \boxed{88}$$

$$88 \times 5 + 5 = 445$$

Hence, 88 will replace the question mark.

92.(4) The given series is based on the following pattern:

$$11 \times 2 + 14 = 36$$

$$36 \times 2 + 12 = \boxed{84}$$

$$84 \times 2 + 10 = 178$$

$$178 \times 2 + 8 = 364$$

Hence, 84 will replace the question mark.

93.(1) The given series is based on the following pattern:

$$8 \xrightarrow{\times 4.5} 36 \xrightarrow{\times 4} 144 \xrightarrow{\times 3.5} 504 \xrightarrow{\times 3} \boxed{1512}$$

Hence, 1512 will replace the question mark.

94.(4) The given series is based on the following pattern:

$$5 \xrightarrow{\times 1+1} 6 \xrightarrow{\times 2+2} 20 \xrightarrow{\times 3+3} 87 \xrightarrow{\times 4+4} 412$$

Hence, 87 will replace the question mark.

95.(3) The given series is based on the following pattern:

$$23 \times 1.5 + 1 \times 1.5 = 36$$

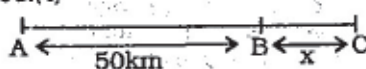
$$36 \times 2.5 + 2 \times 2.5 = 95$$

$$95 \times 3.5 + 3 \times 3.5 = 343$$

$$343 \times 4.5 + 4 \times 4.5 = 1561.5$$

Hence, 1561.5 will replace the question mark.

96.(4)



Let A and B be initial positions of cars A and B respectively.

AB = 50 km

Let Point C be the destination where BC = x km.

Car A covers a distance of (50

+ x) km in $\frac{3}{2}$ hrs.

Car B covers a distance of x km in 1 hour.

If the speeds of cars A and B be y and z kmph respectively, then

$$50 + x = \frac{3}{2} \times y \quad \dots(i)$$

$$x = z \quad \dots(ii)$$

Here, we have three unknowns and only two equations. Hence, y cannot be determined.

97.(1) Out of 12 mangoes 4 can be chosen in ${}^{12}C_4$ ways.

So, exhaustive number of cases = ${}^{12}C_4$

$$= \frac{12 \times 11 \times 10 \times 9}{1 \times 2 \times 3 \times 4} = 495$$

No rotten mangoes means all unrotten mangoes. The number of ways of selecting all four unrotten mangoes out of 8 is 8C_4 .

\therefore Favourable number of cases

$$= {}^8C_4 = \frac{8 \times 7 \times 6 \times 5}{1 \times 2 \times 3 \times 4} = 70$$

So, required probability

$$= \frac{\text{Favourable number of cases}}{\text{Exhaustive number of cases}}$$

$$= \frac{70}{495} = \frac{14}{99}$$

98.(1) Let the present ages of Sunita and Reena be 5x and 7x years respectively

$$\therefore \frac{5x + 4}{7x + 4} = \frac{3}{4}$$

$$\text{or, } 21x + 12 = 20x + 16$$

$$\therefore x = 4$$

$$\therefore \text{Reena's present age} = 7x$$

$$= 7 \times 4 = 28 \text{ years.}$$

99.(5) Let the length and breadth of the garden be 7x and 4x metres respectively.

$$\therefore 7x \times 4x = 700$$

$$\text{or, } x^2 = \frac{700}{28} = 25$$

$$\therefore x = \sqrt{25} = 5$$

\therefore Length of garden = 35 m and breadth = 20 m

Area of the boundary

$$= \left[\left(35 + 2 \times \frac{1}{2} \right) \times \left(20 + 2 \times \frac{1}{2} \right) - 700 \right] \text{m}^2$$

$$= (36 \times 21 - 700) \text{m}^2 = 56 \text{m}^2$$

$$\text{Rate} = \text{Rs. } 148 \text{ m}^2$$

$$\therefore \text{Total cost} = \text{Rs. } (148 \times 56)$$

$$= \text{Rs. } 8288$$

100.(2) Milk = 95 litres.

$$\text{Water} = 5 \text{ litres}$$

Let x litres of milk be added.

$$\therefore \frac{5}{100 + x} \times 100 = 2$$

$$\text{or, } 250 = x + 100$$

$$\text{or, } x = 250 - 100 = 150 \text{ litres}$$

101.(2) Export in 2004

$$= \text{Rs. } 600 \text{ crore}$$

$$\text{Export in 2005}$$

$$= \text{Rs. } 450 \text{ crore}$$

$$\therefore \text{Required percentage}$$

$$= \frac{600}{450} \times 100$$

$$= 133.33 \approx 135$$

102.(1) Required difference

$$= \text{Rs. } (600 - 450) \text{ crores}$$

$$= \text{Rs. } 150 \text{ crores}$$

103.(3) Total export = Rs. (300 + 200

$$+ 600 + 450 + 600 + 800 + 950) \text{ crores}$$

$$= \text{Rs. } 3900 \text{ crores}$$

104.(4) Minimum export (in 2003)

$$= \text{Rs. } 200 \text{ crores}$$

$$\text{Maximum export (in 2008)}$$

$$= \text{Rs. } 950 \text{ crores}$$

121. (3) Except Fearful, all others represent the state of sorrow, sadness.
122. (5) Wisdom is a trait while all others signify the idea or argument on which something is based.
123. (5) Except in letter group HRACT, in all others there are two Vowels.
124. (3) Ring is worn in the finger. Similarly, a pair of shoes is meant for foot.
125. (3) Computer is a type of machine and cup is an utensil.
126. (5) Waste is thrown into dustbin. Similarly, book is kept on rack.

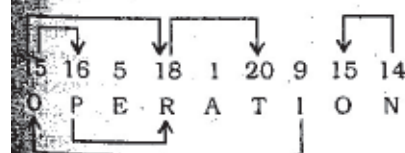
[127-131) :

Friend	Sex	City	Profession
P	Male	Kolkata	Artist
Q	Female	Chennai	Dancer
R	Male	Kolkata	Teacher
S	Male	Kolkata	Student
T	Male	Mumbai	Engineer
W	Female	Mumbai	Chemist
X	Female	Chennai	Doctor

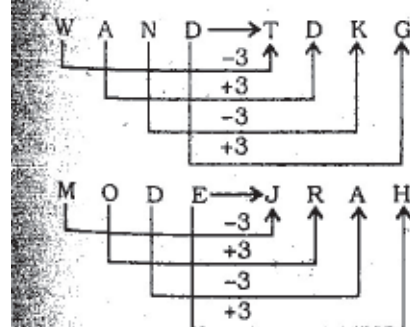
127. (3) X is a doctor.
128. (2) Q stays in Chennai.
129. (3) The three females are : Q, W and X.
130. (1) Professions of Males : Artist, Teacher, Student and Engineer.
131. (5) W is a female Chemist.
R is a Teacher.
T stays in Mumbai.
X is a female Dancer.

132. (1) $94 \Delta 27 \odot 44 \odot 56 \Delta 20$
 $\Rightarrow 94 + 27 - 44 - 56 + 20$
 $\Rightarrow 141 - 100 = 41$

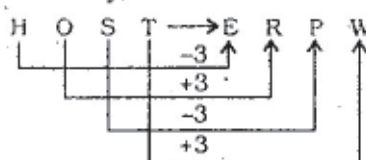
183. (5)



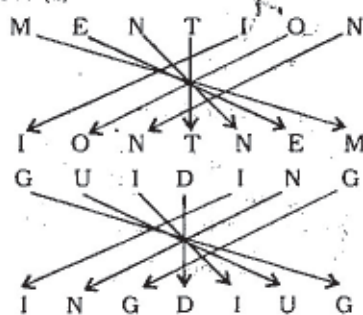
934. (1)



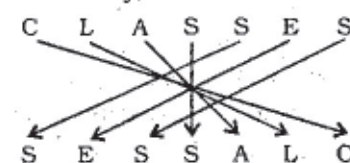
Similarly,



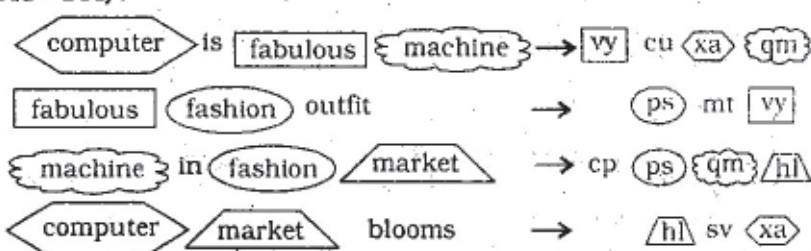
135. (1)



Similarly,

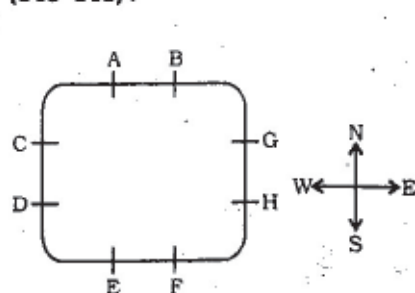


(141 - 144) :



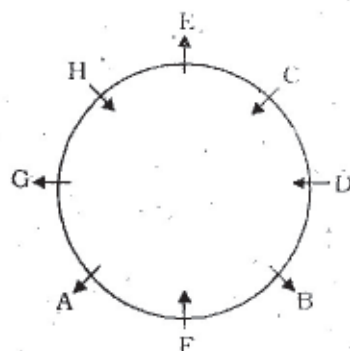
141. (3) market \Rightarrow hl
142. (1) sv \Rightarrow blooms
143. (4) fashion \Rightarrow ps; is \Rightarrow cu;
in \Rightarrow cp; blooms \Rightarrow sv
144. (1) fabulous \Rightarrow vy
market \Rightarrow hl;
The code for 'there' would be 'pt'.

(145-148):



- 145.** (2) G. faces West.

(136 - 140) :



136. (3) There is C between D and E.
137. (3) B is sitting third to the left of G.
138. (2) C is sitting exactly between E and D.
139. (1) G is sitting second to the left of E.
140. (4) Except D, all others face outside.

146. (3) F faces North.
147. (1) D faces East.
148. (4) B faces South.
149. (4) $A > B > C > D = E$

Conclusions

- I. $A < E$: Not True
 II. $C \geq E$: Not True

Conclusions

- I. $P < R$: Not True
II. $R > T$: True

Conclusions

- I. $H < J$: True
II. $G > K$: Not True

Conclusions

- I. $Y > M$: Not True
II. $Y = M$: Not True

- (i) All caps are crowns → Universal Affirmative (A-type).
- (ii) Some crowns are masks → Particular Affirmative (I-type).
- (iii) No cap is a mask → Universal Negative (E-type).
- (iv) Some caps are not masks → Particular Negative (O-type).

Some crowns are masks.

All masks are canvas.

$I + A \Rightarrow$ I-type of Conclusion

"Some crowns are canvas."

- 153.** (2) From Affirmative Premises, negative Conclusion does not follow. Therefore, Conclusion I does not follow.

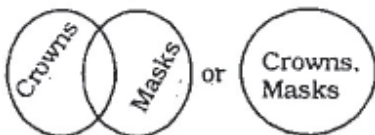
All crowns being mask is a possibility.

Therefore, all caps being canvas is a possibility.

- 154.** (1) All crowns being mask is a possibility. All caps are crowns. Therefore, all caps being mask is a possibility.

Some crowns are canvas. Therefore, Conclusion II does not follow.

- 155.** (5) Some crowns are masks.

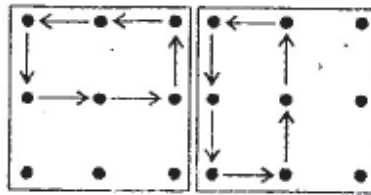


Therefore, all masks being crowns is a possibility. Conclusion II may also hold true.

- 156.** (4) From Problem Figure (1) to (2) all the designs move one-half step in the clockwise direction and one more design appears ahead of the pre-existing designs. Similar changes occur from Problem Figure (3) to (4) and from Problem Figure (5) to Answer Figure.

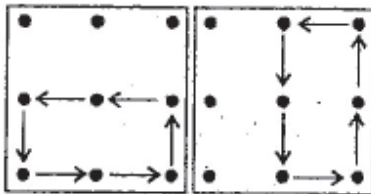
- 157.** (2) The following changes occur in the subsequent figures :

- (1) to (2) (2) to (3)
- (5) to (6)



(3) to (4)

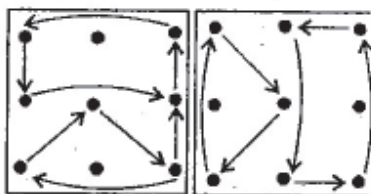
(4) to (5)



- 158.** (4) From Problem Figure (2) to (4) and from Problem Figure (4) to Answer Figure the number of designs (T) is increasing by one.

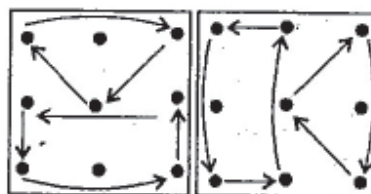
- 159.** (4) The following changes in the subsequent figures :

- (1) to (2) (2) to (3)
- (5) to (6)



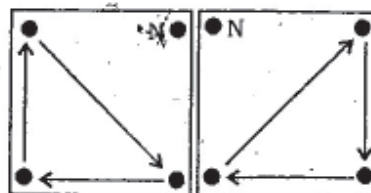
(3) to (4)

(4) to (5)



- 160.** (2) The following changes occur in the subsequent figures :

- (1) to (2) (2) to (3)
- (3) to (4) (4) to (5)
- (5) to (6)



- 162.** (1) Selection of different distribution channels like Distribution - Wholesaler - Retailers - Consumer etc.

- 163.** (1) deciding proper marketing strategies

- 164.** (2) Sales potential method

- 165.** (4) visiting prospective customers

- 166.** (4) Market liquidity risk

- 167.** (4) Backward integration

- 168.** (4) we sell hope

- 169.** (1) metamarket

- 170.** (5) converting a prospective client into a buyer

- 171.** (2) Because of differences in culture. The task of cultural adjustment is the most challenging and important one confronting the international marketers they have to adjust their marketing efforts to cultures to which they are not attuned. Cross-cultural misunderstandings can result from a simple hand gesture - it has different meanings in different parts of the world.

- 172.** (3) Countries in Pacific Rim encompasses 60% of the world's population.

- 173.** (3) One of the easiest way to enter in a foreign market is exporting. The domestic company can sell its products to foreign buyers directly or indirectly. The exporting firm has the choice of using the various combinations of channels network for the same product in different markets or for different products in same markets or for different products in different markets.

- 174.** (1) Export agents whose primary responsibility is to locate foreign consumers for the firm's product for a commission and render certain services without taking title to the product.

- 175.** (4) Licensing arrangements represent signing of an agreement with a foreign-based enterprise, which is granted under the terms of

agreement of right to use the patents, processing know-how or trademarks of the licensor company usually in exchange for fee or royalty.

176. (4) a strategic alliance

177. (4) Direct ownership, when the company moves along its life cycle it develops an international orientation. It motivates to invest in foreign market and develop its own manufacturing and marketing systems within that market.

178. (4) ICI is a multi national company which means the expansion of business on an international scale.

179. (1) Body shop and Benelton are example of companies which have franchising as a market entry strategy. Franchise means opening of subsidiary branches in many countries.

180. (2) Exporting is the most commonly used method for entering foreign markets. This method involves production of goods and services in home country followed by distribution into foreign market. This method is most simple as it involves minimum financial risks.

181. (4) In a full or complete backup, every file of data is copied from one computer to another form of media, including the operating system, all applications and software, all user created files, and all your settings.

182. (3) The components of a computer can be classified into two broad categories-Hardware (physical parts of a computer that can be seen or touched) and Software (programs required to operate the computer).

183. (3) A cursor refers to a movable indicator on a computer screen identifying the point that will be affected by input from the user.

184. (1) A computer-literate refers to a person who has enough skill and knowledge to be able to use a computer. That is, he is able to use computer on a basic level.

185. (5) To remove a paragraph from a word document, simply highlight the paragraph (using a mouse or keyboard) you want to remove and then press DELETE key.

186. (5) Computer monitor is an output device that displays the result of processing (Output) to the user.

187. (2) The cursor can be moved in a document's work area, without erasing or entering text, by using the cursor control keys. Because these keys are marked with arrows (up, down, left and right), they are also called arrow keys. These keys can only be used to move the cursor where the text has already been entered. To move the cursor down one line, press the key marked with a down arrow. To move the cursor up, left or right press the key marked with the appropriate arrow.

188. (1) Text is usually left aligned whereas numbers in table columns is usually right aligned. This helps with calculations, because then all the numbers are lined up and it is easier to see the value.

189. (5) You can indent the first line in the first paragraph of an essay, report, book chapter or any other type of writing using a tab key. This sets the paragraph apart visually, and signals that it is the first of a series of paragraphs. If you want to indent the entire paragraph, use the increase indent tool on the tool bar.

190. (1) In any spreadsheet program such as Excel, each rectangular box in a row worksheet is referred to as a cell. A cell is the intersection point of a column and a row.

191. (5) A computer icon refers to a small picture on a computer screen that represents a specific file, directory, window, option or program. Clicking on an icon will start the associated program, or open the associated file, directory or window.

192. (5) When you save a document (or file) for the first time, you will need to mention a name for that document. To do that go to file>

Save As. A file name is used to uniquely identify a computer file stored in a file system.

193. (1) Numeric data refers to any data that can be quantified eg. age, cost, test score, bank account no. etc, whereas non-numeric data refers to any data that can't be quantified eg. name, address, etc. It makes use of the letters of the alphabets only.

194. (4) DOC is the document file format used by Microsoft Word, also used with most word processing software including open office.

195. (3) Data refers to information in raw or unorganised form (such as alphabets, numbers or symbols) that represents conditions, ideas or objects.

196. (5) Computer software (or programme) refers to a set of machine-readable instructions that directs a computer's processor to perform specific operations.

197. (5) Use the save command to save changes to the current file (the file remains in the current format) or the Save As command to save changes with a different name, location or format.

198. (2) An e-mail is a system of world-wide electronic communication in which a computer user can compose a message at one terminal that can be regenerated at the recipient's terminal when the recipient logs in. It is a method of exchanging digital messages from one author to one or more recipients.

199. (1) To print a document, click "Print" from the file menu. This will bring up the printing menu. Change the necessary details. Once your settings are to your satisfaction, just click "OK".

200. (4) A menu (or file menu) is a list of commands or choices offered to the user. It allows a user to access various options the software program is capable of performing. Clicking an option in the menu executes the indicated function or generates another menu.